

EXHIBIT “B”



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April 10, 2023

Via First-Class Mail

Brad J. Sadek, Esq.
1315 Walnut Street, Suite 502
Philadelphia, PA 19107

Re: *Julia L. Roach*
Eastern District (Philadelphia) 21-12963-mdc

Dear Mr. Sadek:

We represent Carrington Mortgage Services, LLC, servicer for Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust F. Please be advised that the debtor is in default of the terms of the Stipulation entered on March 10, 2022. As of April 6, 2023, the following payments are due and owing:

| | |
|---|--------------------|
| <u>Regular Payment: 02/01/2023 (1) x \$1,175.12</u> | <u>\$1,175.12</u> |
| <u>Regular Payments: 03/01/2023 – 04/01/2023 (2) x \$1,174.08</u> | <u>\$2,348.16</u> |
| <u>Less Suspense</u> | <u>(\$ 424.64)</u> |
| Total Due..... | \$3,098.64 |

If the payment default is not cured within fifteen (15) days from the date of this notice, a Certificate of Default will be filed requesting the entry of an Order granting relief from the automatic stay and co-debtor stay.

Very truly yours,

/s/ Angela C. Pattison
Angela C. Pattison, Esquire

ACP/jsh
cc: Julia L. Roach
4054 Ellendale Road
Drexel Hill, POA 19026

THIS FIRM IS A DEBT COLLECTOR, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOUR PERSONAL LIABILITY FOR THE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, WE ARE ONLY PROCEEDING AGAINST THE REAL ESTATE SECURED BY THE MORTGAGE.